

Information to identify the case:

Debtor 1	Bryan S Bloomfield	Social Security number or ITIN	xxx-xx-8186
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-27848-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bryan S Bloomfield

1/17/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Bryan S Bloomfield
DebtorCase No. 19-27848-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db Bryan S Bloomfield, 1020 Carrol Ave Orchard Court, Pennsville, NJ 08070
 518466791 +Cody Bloomfield, 1020 Carrol Ave, Orchard Court, Pennsville, NJ 08070-2159
 518479770 +DIFCU, Robert J. Maloy Esquire, 2 North Maple Avenue, Marlton, NJ 08053-3008
 518466792 Deepwater Industries F, 565 North Broadway, Deepwater, NJ 08023
 518466794 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 518466796 +Stephen Gertler Esq., 1340 Campus Parkway, Suite B4, P.O. Box 1447, Belmar, NJ 07719-1447
 518499044 +Toyota Motor Credit Corporation, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 18 2020 00:24:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/Text: lhogan@deepwaterind.org Jan 18 2020 00:25:38 DIFCU, 565 North Broadway, PO Box 42, Deepwater, NJ 08023-0042
 518466789 +EDI: PHINAMERI.COM Jan 18 2020 04:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
 518466790 +EDI: CAPITALONE.COM Jan 18 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518526888 +E-mail/Text: lhogan@deepwaterind.org Jan 18 2020 00:25:38 Deepwater Industries, Federal Credit Union, PO Box 42, Deepwater, NJ 08023-0042
 518466793 +E-mail/Text: bk@investment-retrievers.com Jan 18 2020 00:24:50 Investment Retrievers, Attn: Bankruptcy Department, Po Box 4733, El Dorado Hills, CA 95762-0023
 518466795 +EDI: AGFINANCE.COM Jan 18 2020 04:58:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
 518466797 EDI: TFSR.COM Jan 18 2020 04:53:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
 jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
 Gary M. Salber on behalf of Debtor Bryan S Bloomfield gsalberlaw@comcast.net
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com
 Robert J. Malloy on behalf of Creditor DIFCU ecf.rjmalloylaw@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6